

SERFF Tracking Number:	SAFA-125633842	State:	Arkansas
Filing Company:	Safeco Insurance Company of America	State Tracking Number:	EFT \$25
Company Tracking Number:	PL-200805-AR-RV-RULE		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0003 Recreational Vehicle
Product Name:	Recreational Vehicle		
Project Name/Number:	Recreational Vehicle/PL-200805-AR-RV-RULE		

## Filing at a Glance

Company: Safeco Insurance Company of America

Product Name: Recreational Vehicle	SERFF Tr Num: SAFA-125633842	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 19.0003 Recreational Vehicle	Co Tr Num: PL-200805-AR-RV-RULE	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author: Judy Maddox	Disposition Date: 05/13/2008
	Date Submitted: 05/08/2008	Disposition Status: Filed
Effective Date Requested (New): 05/30/2008		Effective Date (New): 05/30/2008
Effective Date Requested (Renewal): 07/04/2008		Effective Date (Renewal): 07/04/2008

State Filing Description:

## General Information

Project Name: Recreational Vehicle	Status of Filing in Domicile:
Project Number: PL-200805-AR-RV-RULE	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 05/13/2008	
State Status Changed: 05/13/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Re: Recreational Vehicle Program	
SAFECO Insurance Company of Illinois – NAIC 163-39012	
Filing Number: PL-200805-AR-RV-Rule	

The purpose of this filing is to split our Recreational Vehicle product guide into Classic Car (CC) and Recreational

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Vehicles (RV) product guides. No rate change is involved with this change and there is a 0.0% rate impact.

The enclosed filing memorandum and exhibits provide details regarding our proposed changes.

The proposed effective dates are May 30, 2008 for new business and July 4, 2008 for renewals.

If you have any questions, please feel free to call me.

Sincerely,

Guy McClain  
Product Manager  
Phone: 720-497-9434  
guymcc@safeco.com

## Company and Contact

### Filing Contact Information

Judy Maddox, Product Management Specialist judmad@safeco.com  
14123 Denver West Parkway (720) 497-9518 [Phone]  
Golden, CO 80401 (720) 497-9495[FAX]

### Filing Company Information

Safeco Insurance Company of America	CoCode: 24740	State of Domicile: Washington
SAFECO PLAZA	Group Code: 163	Company Type: P&C
SEATTLE, WA 98185	Group Name:	State ID Number:
(800) 562-1018 ext. [Phone]	FEIN Number: 91-0742148	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	Rule Filing Fee
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Safeco Insurance Company of America	\$25.00	05/08/2008	20177225

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Alexa Grissom	05/13/2008	05/13/2008

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## Disposition

Disposition Date: 05/13/2008

Effective Date (New): 05/30/2008

Effective Date (Renewal): 07/04/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Filing Memorandum	Filed	Yes
Supporting Document	Side by Side	Filed	Yes
Rate	AR_RV Product Guide_20080530_Final	Filed	Yes

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## **Rate Information**

Rate data does NOT apply to filing.

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## Rate/Rule Schedule

<b>Review Status:</b>	<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action</b>	<b>Previous State Filing Attachments Number:</b>
Filed	AR_RV Product Guide_20080530_Final	Complete	New	AR_RV Product Guide_20080530_Final.pdf



# Arkansas

## Classic Car Product Guide



Safeco Insurance Company of Illinois



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### What's New

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What's New

Effective Date of New and Revised Material

05/30/08 New business • 07/04/08 Renewal business

Updates

Antiques and Classic Cars now have their own product guide and are written in the Classic Car Program. See the new RV product guide for motor home, trailer and camper information.

Updated program rules	6
Definitions of Stock and Modified vehicles	6
Additional permitted vehicle types added to the program	7
Revised eligibility and vehicle inspection requirements	13
New driver eligibility rules	15

### Companies and Copyrights

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## Binding Authority

All applications are to be submitted within five days of the effective date on the application. There are certain situations that pose such significant risk that binding authority is immediately suspended. These situations include, but are not limited to, the following.

### Earthquake

In the event of an earthquake in excess of 6.0 on the Richter scale, no coverage may be bound on new business or by endorsement to in-force policies for 10 days following the initial shock. A formal written notice will be issued if the moratorium is lifted sooner than or extended beyond 10 days due to continued aftershocks.

### Severe Weather

No coverage may be bound if the National Weather Service has issued a severe weather warning for the area for the duration of the warning. This includes, but is not necessarily limited to, warnings for rain, wind, flood, snow, ice, tornado or hurricane.

### Other Catastrophes

In the event of a natural or man-made catastrophe, no coverage may be bound on new business or by endorsement to in-force policies for five days. This includes, but is not necessarily limited to, such events as fire, windstorm, hail storm, flooding or hurricane.

In addition, we reserve the right to suspend binding authority as we deem appropriate. You will be notified in writing when this has occurred.

## Tier Placement

Our Classic Car program is open to preferred and standard new business customers.

Nonstandard business is not permitted in the Classic Car program.

## New Business

Our rating system determines the best possible tier placement for your customer using available information, including the application, driving record and loss history.

## Renewal Business

Upon renewal, we will review your customer's policy for pricing adequacy. In some rare situations this may result in a premium increase. More commonly, your customer's policy will be reviewed for possible promotion to a better price.

## Credit Scoring

Credit scoring is confirmed for all new business policies where the named insured is 21 years of age or older. Credit scoring is not confirmed for named insureds under 21 years of age.

In compliance with NCOIL regulations, where state law mandates it, we will automatically re-order the IBS score every three years.

The "Financial Responsibility Score" will be obtained from ChoicePoint.

## Program Rules

Classic car means antiques, classic cars (restricted and regular use), modified collector cars, modern classics, replicas and restoration vehicles.

The age of antique and classic cars is determined by subtracting the model year from the current year.

Supporting auto or home is not required to write a vehicle in the Classic Car program.

Physical damage coverage is required in this program and it is written on an agreed value basis. A minimum of Comprehensive coverage is required.

Vehicles rated as Antique and Restricted Use are typically driven about 2,500 miles annually or 2 to 3 days per week. Owners of these vehicles will have another vehicle for regular, daily use.

Because the value of a classic car (does not include vehicles written as an antique) probably will increase, the agreed value is automatically increased 2.5 percent at each six-month renewal date. It is your customer's

responsibility to adjust (up or down) the agreed value to accurately reflect changes to its value. This automatic adjustment does not apply to antique autos.

Classic Car liability limits must equal the regular use personal auto liability limits for all vehicles insured with Safeco, regardless if they are written on separate policies. If the personal auto is written with a carrier other than Safeco, the classic car liability limits may equal or be less than the other carrier's limits.

The Classic Car program is written on our Oregon personal auto policy with a six-month term.

Agents writing a Classic Car collection should contact Safeco Underwriting for assistance.

## Stock or Modified

### Stock Vehicle

This vehicle is not altered or modified in any way that substantially changes its original production performance or appearance. A vehicle restored to its

original design is considered a stock vehicle. Updates to brakes, suspension, battery/electrical system, etc. are permitted as long as they do not significantly alter the original design.

### **Modified/Altered Vehicles**

This is a vehicle that has been modified/alterd in ways that increases its performance or substantially changes its appearance from its original production design. Examples are: increase in engine horsepower, extensive interior/exterior/suspension modifications, roll cage, etc.

### **Antique Autos**

An antique auto means a private passenger or truck type vehicle that is considered stock and is at least 25 years old.

The following rules apply to antique autos:

- Antique autos that have been modified are considered modified collector and should be written in the classic restricted use program.

- Vehicles rated as Antique are for limited use only. See Program Rules.
- Not used for any delivery, business or commercial use, including incidental activities
- Not driven to or from work or school more than one day per week
- Not driven in races, rallies or in similar activities, or in any kind of speed or timed test
- Must be stored in an enclosed, locking garage or storage facility
- May not be the only or primary vehicle in the household or a substitute vehicle for the household

Antique autos are classified AA for all coverages. They are not eligible for, and do not make other vehicles eligible for, any discounts not state mandated.

### **Classic Restricted Use**

A restricted use classic car means a private passenger or truck type vehicle that has not been mechanically or cosmetically altered from the original production model and is 10 to 24 years old.

For purposes of rating, modified antique autos and modified collector cars must be rated as classic restricted use if not a classic regular use vehicle.

The following rules apply to restricted use classic cars:

- Vehicles rated as Antique are for limited use only. See Program Rules.
- Maintained primarily for limited pleasure use and only rarely driven to work or school
- Primarily used in parades, exhibits and similar activities
- Not used for any delivery, business or commercial use, including incidental activities
- Must be stored in an enclosed, locking garage or storage facility
- Not driven in races, rallies or in similar activities or in any kind of speed or timed contest
- May not be the only vehicle, a primary vehicle, or a substitute vehicle for the household

Classic restricted use vehicles are not classification rated, are not subject to any surcharges and are not eligible for, and do not make other vehicles eligible for, any discounts.

### Modified Collector Cars

A modified collector car means restricted use classic car or antique auto that has been mechanically or cosmetically altered from the original production model and is at least 10 years old.

The following rules apply to vehicles rated as modified collector car:

- Vehicles rated as Antique are for limited use only. See Program Rules.
- Maintained primarily for pleasure use and primarily used in parades, exhibits and similar activities
- Must be stored in an enclosed, locking garage or storage facility
- Not used for any delivery, business or commercial use, including incidental activities



- May not be the only vehicle, a primary vehicle, or a substitute vehicle for the household
- May be occasionally driven to work or school. Occasional means one or two days per week.

Modified collector cars must be rated as classic restricted use unless the vehicle is used on a regular basis. If the vehicle is a regular use modified collector car, the vehicle must be rated as regular use classic car.

### Restoration Vehicles (Active)

Vehicles under active restoration may be written in the Classic Car program.

Vehicles must meet the eligibility rules as outlined in the Antique or Classic Restricted sections.

Vehicles must be about 50 percent restored to be eligible.

The insured value should reflect the current restored condition, not the future value of the fully restored vehicle.

All vehicles under active restoration must be rated as Classic Restricted. Once the vehicle is restored, it should be rated as the proper vehicle type in the Classic Car program.

### Replicas

A replica is reproduction of an automaker's vehicle that is no longer in production.

All replicas must be professionally manufactured or assembled. Home-built Kit cars do not qualify as a replica type vehicle.

Replicas are considered modified and must be rated as classic restricted use.

Restricted use classic car rules apply to all replicas. See Classic Restricted Use for details.

### Classic Regular Use

A regular use classic car means a private passenger or truck type vehicle, driven on a regular basis and is 10 to 24 years old.

The following rules apply to regular use classic cars:

- Not used for any delivery, business or commercial use, including incidental activities
- Not driven in races, rallies or in similar activities or in any kind of speed or timed contest
- Must be stored in an enclosed, locking garage or storage facility

Vehicles meeting the above criteria typically will be in the following similar categories: classic, “vintage,” special interest and “collectible” cars; hot rods, street rods or customized vehicles.

Physical damage coverage is written using agreed value. The agreed value amount, rather than a rating symbol, will appear in the declarations. Any depreciation of the value due to unavailability of any part of the vehicle does not constitute loss.

## Verification

Verification of prior insurance and home ownership are required.

When a policy has been selected for verification, you will receive a screen message instructing you to print the fax verification sheet as part of the print package. Complete the form and **fax** it to us (Safeco) along with any requested documents.

Please **fax** these items immediately whenever possible. If verification is not received within 20 calendar days of the request or 42 days after policy inception, whichever is sooner, we will re-rate the policy accordingly.

### Prior Insurance Coverage and Limits

Our rating system will prompt you for the carrier name and liability limits of the named insured's prior auto insurance policy. This information is required and will be verified at random.

### Prior Auto Insurance Proof

Acceptable verification documents include a declarations page, a cancel/nonrenewal notice, a printout from an agency management system, or an Identification (ID) Card.

Any of these items must include the named insured and most recent term with expiration date and previous liability limits. The named insured on the new Safeco policy must be the named insured or a listed driver on the prior policy. ID cards will be considered at minimum limits if the liability limits are not displayed. Any proof not showing the named insured, a 6-month policy term and liability limits may cause the policy to be re-rated. Documentation of an acceptable reason for not having prior insurance may also be considered on an exception basis.

## Home Ownership

Our rating system will prompt you for the residence type of the named insured. This information is required and will be verified at random.

Acceptable verification documents include:

- Active Safeco homeowners policy number
- Company-issued homeowners declaration page
- Printouts of homeowners coverage from an agency management system
- Deed
- Mortgage coupon
- Property tax record

Any of these items must include the named insured.

## File Maintenance and Audit Requirements

You are required to maintain relevant documentation for a period of seven years after policy expiration.

These documents include, but are not limited to:

- Original signed application
- Signed electronic funds transfer (EFT) forms
- Signed credit card authorization
- Proof of special equipment
- Signed exclusion form listing all persons excluded from coverage
- Signed uninsured motorists selection/rejection form
- Proof of not-at-fault accidents
- Proof of home ownership
- Verification of any Driver Prevention Courses
- Pre-insurance inspection documentation and all photos
- Signed coverage selection/rejection forms

## Vehicle Eligibility

### Garaging Address

Vehicles written in the Classic Car program must be stored in an enclosed, locking garage or storage facility.

Entering the address where the vehicle is principally garaged will allow the system to automatically assign the proper territory and rating factor.

### Inspections

Vehicle inspections are required on all vehicles written in the Classic Car program. Any pre-existing damage should be noted and kept with the application information.

Additional inspections may be requested at our discretion.

### Photographs and Valuation

#### Photographs

Good quality, recent photographs are required for all vehicles written in the Classic Car program. Color

photos, one of the front and driver side and one of the rear and passenger side, are necessary for each vehicle. Photos of all major modifications are required, such as engine, interior, paint, etc. Agents will keep the required photos in their customer's file for submission to us (Safeco) upon request.

#### Valuation

Proof of value is required on all vehicles written in the Classic Car program. Proof may be in the form of a qualified appraisal, proof of sale with supporting valuation documents, or other qualified documents. NADA values only are not acceptable. Safeco reserves the right to request qualified appraisals on any vehicle written in the Classic Car program.

Agents will keep the required value documentation in their customer's file for submission to us (Safeco) upon request.

## Model Year

The model year is determined by the vehicle's original manufacturer. If the vehicle is rebuilt or structurally altered, the model year of the chassis/frame determines the model year of the vehicle.

## Ineligible Vehicles

The following vehicles are ineligible for the Classic Car program:

- Vehicles with a cost new value in excess of \$100,000 without underwriting approval
- Vehicles principally garaged or stored in Delaware, Hawaii, Maine, Massachusetts, New Jersey, Rhode Island, District of Columbia, Canada, Mexico or Puerto Rico ("principally garaged" is defined as at least six months in a given state or location)
- Vehicles used for:
  - Racing or speed tests
  - Pick-up or delivery of goods
  - Limousine or taxi service
  - Emergency services
- Vehicles with jet or nitric oxide or similar type engines
- A vehicle written in the Classic Car program (excluding regular use classic car), that is the only vehicle or primary vehicle in the household or a substitute vehicle for the household members
- Vehicles with suspension lift kits raising the vehicle more than 17 inches in height
- Vehicles that are not owned by an individual, or by a husband and wife who reside in the same household
- Vehicles that do not include physical damage coverage
- Vehicles parked outside, on the street or in public parking garages
- Vehicles used for any delivery, business or commercial use, including incidental activities
- Reproduction and Kit vehicles without prior approval
- Vehicles that may not be considered a private passenger auto or truck require pre-underwriting approval

## Driver Eligibility

### Driver Classification

Drivers are classified by age, sex and marital status.

Age means the age of the driver as of the term effective date.

#### Driver Marital Status

Single means an operator who is not legally married, including single, widowed, separated, divorced or in a domestic partner relationship.

Married means an operator who meets the local statutory definition of married or domestic partnership.

### Driver-Vehicle Assignment

The driver that principally operates the classic car should be assigned to that vehicle within our rating system. Rates for these vehicles will be calculated independently of any vehicles on the policy and the average driver factor will not apply to antique and restricted use classic cars written in this program.

### Household Members

#### Monoline Business

If you write a classic car type vehicle monoline/stand alone, list only those drivers of the vehicle. Household members who do not drive the vehicle do not need to be listed. You may enter their names and ages in the “Remarks” section of the application. If you write a regular use, private passenger auto policy and cross-reference a monoline classic car policy, list only those drivers on the classic car policy who drive the classic car type vehicle, not all the household drivers.

All household drivers must be listed or excluded when writing a Regular Use/Unlimited Mileage Classic Car. If all drivers are not listed or excluded, the policy may be canceled.

#### Account Business

If you write a classic car type vehicle on the same policy as a regular use, private passenger auto, you must list all drivers of the household. This is a requirement when

writing a private passenger auto. You may avoid listing all household drivers for a classic car type vehicle by writing this vehicle on its own policy and cross-referencing it.

All household drivers must be listed or excluded when writing a Regular Use/Unlimited Mileage Classic Car. If all drivers are not listed or excluded, the policy may be canceled.

## Driver Exclusions

The named insured may not be excluded on a policy for a restricted use classic car type vehicle.

No more than two driver exclusions are permitted per policy.

Drivers excluded on a private passenger auto will also be excluded on a classic car type vehicle when written on the same policy.

Drivers excluded on a private passenger auto policy, must also be excluded on a monoline classic car policy.

Safeco may require a driver exclusion for an unacceptable driver risk in order for the restricted use classic car type vehicle to be written with the company.

Exclusions must be signed by a named insured, 18 years of age or older.

Driver exclusion forms are available in the [Policy Forms Viewer](#) on our Web site.

## Ineligible Drivers

The following drivers are ineligible for insurance:

- Drivers without a current, valid U.S. driver's license
- Drivers without a specific, in-state garaging address
- Drivers without a verifiable driving record
- Drivers who are not permanent residents (10-month intended stay) of the rating state
- Drivers with permanently suspended or revoked licenses
- Drivers who have been convicted of insurance fraud
- Risks requiring any financial responsibility filing



- Persons employed in illegal enterprises and occupations
- Persons employed in occupations involving the use of an insured vehicle by nonresident non dependent operators
- Drivers who have had a policy canceled by us for loss experience or misrepresentation
- Drivers without a means of daily transportation other than vehicles we insure in Safeco's Classic Car Program
- Principle owners and operators with less than 10 years driving experience

### Driving History

Drivers not meeting the driving history shown below are not eligible for the Classic Car program.

- No DWI/alcohol/drug/major violations
- No more than one at-fault accident
- No more than two minor or speeding violations

- No more than a combination of one at-fault accident and one minor or speeding violation.

The experience period for accidents and violations is 34-months prior to the effective date of the policy.

### Youthful Operators

Any driver under the age of 25 is considered a youthful operator and may not be the named insured or the primary driver of a vehicle written in the Classic Car program.

## Driving Record

### Accidents, Convictions and Claims

When determining the appropriate market tier for your customer's policy, we will consider driving and claims activity up to five years as stipulated below. After determining the appropriate market tier, the experience period for charging convictions or at-fault-accident points is 34 months prior to the effective date of the policy.

Please stress the importance of full disclosure to avoid additional premium or policy cancellation. Any unrevealed driving activity will be added to the driving record and the policy will be re-rated accordingly.

The following driving record and claims activity must be shown on the application:

- Minor convictions which have occurred in the past five years
- Major convictions which have occurred in the past five years which include, but are not limited to:
  - Driving under the influence
  - Open container violation
  - Vehicle theft or felony of a vehicle
  - Careless or improper operation of a vehicle
  - Drag racing
  - Driving under suspension; excludes suspensions which are not related to owning or operating a motor vehicle such as failure to appear, failure to pay:
    - Fine
    - Alimony
    - Child support
    - Taxes
    - Real estate license
    - Hunting license

- Fleeing from police
- Leaving the scene of an incident
- Reckless or negligent driving
- Vehicular homicide
- Driving without owner's consent
- Claims occurring within the past three (3) years:
  - Include at-fault accidents, not-at-fault accidents and comprehensive losses
  - Exclude towing losses
  - Exclude not-at-fault losses where the only payment was for personal injury protection or medical payment losses for the vehicle owner or other operator residing in the same household

All driving record and claims activity listed above must be shown on the application. Comprehensive Loss Underwriting Exchange (CLUE) reports and motor vehicle records (MVRs) will be utilized to verify the information provided. Point charges are based on the conviction date and, when multiple points are applicable

to one occurrence, only the accident or conviction with the highest points will receive a merit surcharge.

### **At-fault Accidents**

At-fault accidents which result in property damage totaling \$750 or more or any bodily injury result in a merit surcharge. At-fault accidents beneath these thresholds are not subject to this surcharge.

At-fault accidents beneath these thresholds are not subject to this surcharge.

### **Not At-fault Accidents**

Not at-fault accidents do not receive a merit surcharge. Some examples of not at-fault accidents are situations where:

- The vehicle was lawfully parked at the time of the accident
- The accident was caused by collision with a bird or animal

- The vehicle was struck by a “hit-and-run” driver and the accident was reported to the proper authorities within 24 hours
- A non-rated driver was convicted of a moving violation in connection with the accident
- The accident is one in which judgment or reimbursement is obtained from the other party, providing we make no liability payment on behalf of your customer
- The vehicle was stopped at a stop sign or traffic light when it was rear-ended by another vehicle, or the rated driver was clearly not at fault
- The accident involved physical damage limited to and caused by flying gravel, missiles or falling objects
- Payment was received under personal injury protection or additional personal injury protection where such individual was not at fault
- The owner or operator of your customer’s vehicle was reimbursed (or received judgment against another) for more than 50 percent of the property damage

### Foreign and International Driver’s Licenses

Drivers without a valid U.S. drivers license are not eligible for the Classic Car program.

Coverage Options

Coverage descriptions are for informational purposes only. Please refer to the policy for actual coverage descriptions.

Liability Coverages

Only available to customers who currently have these limits with us

	Preferred	Standard
<b>Bodily Injury Liability Limits</b> (in thousands)	25/50 50/100 100/300 250/500 300/300 500/500 500/1,000	25/50 50/100 100/300 250/500 300/300 500/500 500/1,000
<b>Property Damage Liability Limits</b> (in thousands)	25 50 100 500	25 50 100 500
<b>Combined Single Limit of Liability</b> (in thousands)	100 300 500	100 300 500
<b>Work Loss Benefits</b>	Basic	Basic
<b>Accidental Death Benefits</b> (in thousands)	\$ 5,000 10,000 15,000 20,000 Reject	\$ 5,000 10,000 15,000 20,000 Reject

Only available to customers who currently have these limits with us

	Preferred	Standard
<b>Personal Injury Protection Medical Expense</b> (in thousands)	\$ 500 1,000 2,000 5,000 10,000 25,000 Reject	\$ 500 1,000 2,000 5,000 10,000 25,000 Reject
<b>Uninsured Motorists Bodily Injury Limits</b> (in thousands)	25/50 50/100 100/100 100/300 250/500 300/300 500/500	25/50 50/100 100/100 100/300 250/500 Not available 500/500
<b>Underinsured Motorists Bodily Injury Limits</b> (in thousands)	25/50 50/100 100/100 100/300 250/500 300/300 500/500	25/50 50/100 100/100 100/300 250/500 300/300 500/500
<b>Uninsured Motorists Property Damage Coverage</b> (in thousands)	25 50 100 300 500	25 50 100 300 500
<b>Uninsured/Underinsured Motorists Combined Single Limit</b> (in thousands)	100 300 500	100 300 500

## Physical Damage Coverages

Only available to customers who currently have these limits with us

	Preferred	Standard
<b>Comprehensive Physical Damage Coverage Deductibles</b>	\$ 100 250 500 750 1,000 1,500 2,000	\$ 100 250 500 750 1,000 1,500 2,000
<b>Collision Physical Damage Coverage Deductibles</b>	\$ 100 250 500 750 1,000 1,500 2,000	\$ 100 250 500 750 1,000 1,500 2,000
<b>Safeco Optimum Package™</b>	Available	Available
<b>Auto Loan/Lease Coverage</b>	Available	Available
<b>Audio, Visual and Customized Equipment Coverage</b>	Up to \$5,000 per vehicle	Up to \$5,000 per vehicle
<b>Stereo Tapes, Discs and Media</b>	Available	Available
<b>Towing and Labor/Emergency Assistance Package</b>	Available	Available
<b>Loss of Use Coverage</b>	\$ 25/750 35/1,050 50/1,500 75/2,250	\$ 25/750 35/1,050 50/1,500 75/2,250

## Bodily Injury Liability (BI)

Bodily injury limits must be equal to or higher than the minimum financial responsibility limits required by law. Vehicles written in the Classic Car program must carry the same limits as regular use personal autos written with Safeco. (See [Liability Coverages](#) table.)

## Property Damage Liability (PD)

Property damage limits must be equal to or higher than the minimum financial responsibility limits required by law. All vehicles on the policy must carry the same liability limits. (See [Liability Coverages](#) table.)

## Combined Single Limits (CSL)

Combined single limit is a single limit of liability that applies to bodily injury and property damage with no per person or property damage sub-limit. Uninsured motorists is not included in combined single limit but may be purchased separately. Uninsured motorists has combined single limit available to coordinate with your bodily injury and property damage combined single limit option. (See [Liability Coverages](#) table.)

## Personal Injury Protection Coverages (PIP)

### Work Loss Coverage

If selected, all vehicles on the policy must carry the coverage. (See [Liability Coverages](#) table.)

### Accidental Death Benefits

If selected all vehicles on the policy must carry the same accidental death benefit limits. (See [Liability Coverages](#) table.)

### Personal Injury Protection Medical Expense

Personal injury protection medical expense limits apply to each person for each accident. If selected, all vehicles on the policy must carry the same medical expense limits. (See [Liability Coverages](#) table.)

## Uninsured Motorists Bodily Injury (UM)

Uninsured motorists bodily injury has to be sold at the same limits as bodily injury, unless reduced or rejected by your customer.

Uninsured motorists bodily injury covers bodily injury to your customer, their relatives who live with them and your customer's passengers if they are injured in an



accident caused by an uninsured motorist, or a hit-and-run driver.

This coverage is required under all vehicle liability policies insuring the owner of a motor vehicle unless rejected by your customer.

If this coverage is purchased on one vehicle on a policy, it must be purchased on all vehicles on the policy insured for liability coverages. (See [Liability Coverages](#) table.)

### **Underinsured Motorists Bodily Injury (UIM)**

Underinsured motorists bodily injury has to be sold at the same limits as bodily injury, unless reduced or rejected by your customer.

Underinsured motorists bodily injury covers bodily injury to your customer, their relatives who live with them and your customer's passengers if they are injured in an accident caused by a motorist whose bodily injury limits are less than your customer's underinsured motorists bodily injury limits and whose bodily injury limits are not sufficient to pay for the damages your customer is legally entitled to recover.

This coverage is required under all vehicle liability policies insuring the owner of a motor vehicle, unless rejected by your customer.

If this coverage is purchased on one vehicle on a policy, it must be purchased on all vehicles on the policy insured for liability coverages. (See [Liability Coverages](#) table.)

### **Uninsured Motorists Property Damage Coverage (UMPD)**

Uninsured motorists property damage coverage pays for direct and accidental loss to your customer's covered vehicle resulting from physical contact with an uninsured motor vehicle. If uninsured motorists bodily injury coverage is rejected, uninsured motorists property damage must also be rejected. (See [Liability Coverages](#) table.)

### **Uninsured Motorists Combined Single Limit (UMCSL)**

Uninsured motorists combined single limit is a single limit of uninsured motorists that applies to uninsured motorists bodily injury and uninsured motorists property damage with no per person or property damage sub-

limit. Uninsured motorists combined single limit is only available with a corresponding combined single limit. (See [Liability Coverages](#) table.)

## Underinsured Motorists Combined Single Limit (UIMCSL)

Underinsured motorists combined single limit is a single limit of underinsured motorists that applies to underinsured motorists bodily injury. Underinsured motorists combined single limit is only available with a corresponding combined single limit. (See [Liability Coverages](#) table.)

## Comprehensive Physical Damage Coverage (COMP)

Comprehensive physical damage coverage is written as agreed value in the event of a total loss and actual cash value in the event of a partial loss. Coverage is provided in the event of a loss other than collision. For a partial loss, we will pay the lessor of the actual cash value to repair or replace the damaged property.

Comprehensive coverage is required for all vehicles written in the Classic Car program.

Comprehensive coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle, including its equipment, minus any applicable deductible shown in the declarations. (See [Physical Damage Coverages](#) table.)

## Collision Physical Damage Coverage (COLL)

Collision physical damage coverage is written as agreed value in the event of a total loss and actual cash value in the event of a partial loss. For a partial loss, we will pay the lessor of the actual cash value to repair or replace the damaged property. It provides coverage in case of an accident.

Collision coverage is not required on vehicles written in the Classic Car program.

Collision coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle,

including its equipment, minus any applicable deductible shown in the declarations.

(See [Physical Damage Coverages](#) table.)

### **Safeco Optimum Package™**

The Safeco Optimum Package™ is a bundled coverage which includes the items below. Collision coverage is required to purchase this endorsement. Additionally, if one vehicle has the package selected, all vehicles with collision coverage must select the package.

- Diminishing deductible – a \$50 reduction is applied to the selected collision deductible at every renewal (up to a \$500 maximum) until an at-fault accident is surcharged. If a surcharge is applied to the policy, the reduction is removed. The reduction will start again at the first clean renewal following the addition of the surcharge.
- Uninsured motorists property damage deductible waiver – if uninsured motorists property damage coverage is applicable in your state, and purchased, any applicable deductible will be waived at the time the Safeco Optimum Package™ is purchased until an

at-fault accident is surcharged. The waiver will start again at the first clean renewal following the addition of the surcharge.

- Non-owned trailer coverage – the limit of liability is increased to \$3,000
- Emergency expenses – coverage for necessary expenses such as alternative transportation, meals, or lodging
- Personal property coverage – coverage for loss of certain types of personal property while located in the vehicle
- Waiver of adjustment for depreciation or betterment – the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property
- Electronic lock and key replacement deductible waiver – any applicable deductible for the replacement of electronic locks or electronic key replacement is waived
- World-wide coverage for physical damage and indirect loss of use of rental vehicles – subject to the

policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is covered up to 90 days. Within stated limits, reasonable expenses for indirect loss of use for the rental company is included.

(See **Physical Damage Coverages** table.)

## **Audio, Visual and Customized Equipment (ACE)**

If a vehicle has audio, visual, and customized equipment valued in excess of \$1,000 that is non-factory/non-factory dealership installed, coverage is available for an additional premium. To obtain coverage, list the actual value of all equipment on the application. This coverage is only available on those vehicles for which comprehensive and collision coverages are provided. No additional deductible applies.

The following are examples of what is meant by non-factory or non-factory dealership installed audio, visual and customized equipment:

- Any permanently installed audio or visual production/reproduction equipment and accessories installed by anyone other than the auto manufacturer or manufacturer's dealership, such as:
  - Radios and stereos
  - Tape decks
  - Compact disc players
  - DVD players
- Any custom vehicle part that modifies the vehicle's appearance or performance, such as:
  - Custom wheels, tires, tachometers, pressure, and temperature gauges
  - Custom murals, paint, decals, or other graphics
  - Modified or custom engines and fuel systems, light bars, racing slicks and/or oversized rims/tires, roll bars and lift kits, winches, utility boxes and tool boxes
  - Paint

- Interior work (for example: special carpeting and seat covers)  
(See [Physical Damage Coverages](#) table.)

## Auto Loan/Lease Coverage (L/L)

### Eligibility

A policy providing comprehensive and collision coverage may be extended to provide coverage for the difference between the unpaid amount due on the loan or lease of a new vehicle and the actual cash value of the vehicle. A new vehicle, as used in this rule, is a vehicle that has not previously been titled by any state on the date that your customer purchased it.

### Coverage

Coverage under the endorsement applies only in the event of a premature termination of the loan or lease due to a total loss covered under comprehensive or collision. Coverage does not apply to overdue payments, penalty charges assessed for excessive mileage or excessive wear and tear, etc.  
(See [Physical Damage Coverages](#) table.)

## Towing and Labor Costs (TOW)

Towing and labor costs coverage may be provided on any vehicle insured for liability or physical damage coverages. (See [Physical Damage Coverages](#) table.)

## Emergency Assistance Package (EAP)

Emergency assistance package coverage provides:

- Towing and labor costs coverage
- Transportation expenses such as taxi fare
- Emergency expenses such as lodging
- Personal property coverage
- Lock coverage
- Increased supplementary payments coverage

If emergency assistance package is purchased, comprehensive coverage and any higher limit for loss of use must also be provided.  
(See [Physical Damage Coverages](#) table.)

## Loss of Use (LOU)

Loss of use coverage is available on vehicles insured for collision and/or comprehensive coverages. It reimburses the insured for expenses incurred to rent a substitute for an insured vehicle disabled by a covered loss which exceeds the applicable deductible. (See [Physical Damage Coverages](#) table.)

## Stereo Tapes, Discs and Media

Coverage may be purchased for \$200 worth of media such as:

- Cassettes
- Discs

(See [Physical Damage Coverages](#) table.)

## Minimum Six (6) Month Premium

The minimum eligible physical damage premium for the six (6) month policy term shall apply per vehicle.

All Products
\$10 per vehicle

## Discounts

### Accident Prevention Course Discount

An operator age 55 years old or older who has successfully completed an approved accident prevention course qualifies for this discount for a period of three years from completion.

Proof of course completion should be kept in your files while the discount applies. (See [Discounts](#) table.)

### Safeco Employee Discount Plan

Eligible persons are employees of Safeco Corporation and its subsidiaries, their spouses, domestic partners and family members in the household.

Retired and former Safeco employees are eligible to continue receiving this discount as are surviving spouses or domestic partners.

All other underwriting standards and provisions apply.

## Policy Changes

### Endorsements/Changes on Policies

Additional coverage will be afforded by endorsement and will run concurrently with the policy term. The addition of coverage will not alter the premium due date of the term during which the additional coverage is attached or affect the premium due date of the policy term.

When additional coverage is added the rate for the added coverage will be prorated for the number of days the added coverage is to run from its effective date to the next ensuing premium due date.

If the policy has already been billed for the next term when the endorsement is processed the charge for the additional coverage will be computed from the effective date of the change to the end of the next term.

The policy coverage as written is automatically renewable on the premium due date for successive periods by payment of required premiums.

### Fifth-vehicle Policies

Fifth-vehicle policies are input by a company operator. Please contact **customer care** for assistance.

### Split Policies

A policy will need to be “split” when one of the insureds on a policy needs to be written on their own separate policy. The newly written policy should be input by you into the quote and issue system. Our system will automatically determine the appropriate customer since date for your customer on the newly written policy.



## Cancellation and Continuing with a Lapse

### Cancellation

All cancellations, regardless of whether they are initiated by us or your customer, are calculated on a pro rata basis.

### Continuing with a Lapse

If a payment is postmarked or is received by us within 60 days of the cancellation, a policy may be eligible to continue with a lapse in coverage.

The new term begin date will be effective the time and day you receive the money and bind the coverage or the day after the postmark, whichever is earlier.

### Waiver of Returned Premium

We will compute any additional or return premium pro rata. Additional or return premium of \$3 or less will be waived.

If additional premium is due, we will bill your customer with instructions to pay the additional premium directly to us. Return premium checks will be issued by us and sent to your customer.

### Policy Term

Policies are issued with a six-month term.

SERFF Tracking Number:	SAFA-125633842	State:	Arkansas
Filing Company:	Safeco Insurance Company of America	State Tracking Number:	EFT \$25
Company Tracking Number:	PL-200805-AR-RV-RULE		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0003 Recreational Vehicle
Product Name:	Recreational Vehicle		
Project Name/Number:	Recreational Vehicle/PL-200805-AR-RV-RULE		

## Supporting Document Schedules

<b>Bypassed -Name:</b>	A-1 Private Passenger Auto Abstract	<b>Review Status:</b>	Filed	05/13/2008
<b>Bypass Reason:</b>	N/A WITH THIS RULE FILING			
<b>Comments:</b>				
<b>Bypassed -Name:</b>	APCS-Auto Premium Comparison Survey	<b>Review Status:</b>	Filed	05/13/2008
<b>Bypass Reason:</b>	N/A WITH THIS RULE FILING			
<b>Comments:</b>				
<b>Bypassed -Name:</b>	NAIC loss cost data entry document	<b>Review Status:</b>	Filed	05/13/2008
<b>Bypass Reason:</b>	N/A WITH THIS RULE FILING			
<b>Comments:</b>				
<b>Bypassed -Name:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	<b>Review Status:</b>	Filed	05/13/2008
<b>Bypass Reason:</b>	N/A WITH THIS RULE FILING			
<b>Comments:</b>				
<b>Satisfied -Name:</b>	Uniform Transmittal Document- Property & Casualty	<b>Review Status:</b>	Filed	05/13/2008
<b>Comments:</b>				
<b>Attachment:</b>	TD-1 RV.pdf			
<b>Satisfied -Name:</b>	Filing Memorandum	<b>Review Status:</b>	Filed	05/13/2008

<i>SERFF Tracking Number:</i>	<i>SAFA-125633842</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Safeco Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>PL-200805-AR-RV-RULE</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>Recreational Vehicle</i>		
<i>Project Name/Number:</i>	<i>Recreational Vehicle/PL-200805-AR-RV-RULE</i>		

**Comments:**

**Attachment:**

RV Memorandum.pdf

<i>SERFF Tracking Number:</i>	<i>SAFA-125633842</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Safeco Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>PL-200805-AR-RV-RULE</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>Recreational Vehicle</i>		
<i>Project Name/Number:</i>	<i>Recreational Vehicle/PL-200805-AR-RV-RULE</i>		

<b>Satisfied -Name:</b>	Side by Side	<b>Review Status:</b>	
<b>Comments:</b>		Filed	05/13/2008
<b>Attachment:</b>			
AR_RV Product Guide_Side by Side.pdf			


## Property &amp; Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

<b>3. Group Name</b>	Safeco Insurance				<b>Group NAIC #</b>	163
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>		
Safeco Insurance Company of Illinois	IL	163-39012	91-1115311			

<b>5. Company Tracking Number</b>	PL-200805-AR-RV-RULE
-----------------------------------	----------------------

## Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
Guy McClain 14123 Denver West Pkwy Golden, CO 80401	Product Manager	877-718-1064 Ext. 49434	720-497-9495	guymcc@safeco.com
<b>7. Signature of authorized filer</b>				
<b>8. Please print name of authorized filer</b>		Guy McClain		

## Filing information (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	19.0000
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	19.0003
<b>11. State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>	
<b>12. Company Program Title (Marketing title)</b>	Recreational Vehicle
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: 05/30/2008   Renewal: 07/04/2008
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization (if applicable)</b>	
<b>17. Reference Organization # &amp; Title</b>	
<b>18. Company's Date of Filing</b>	5/8/2008
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

**Property & Casualty Transmittal Document—**

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>PL-200805-AR-RV-RULE</b>
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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The purpose of this filing is to split our Recreational Vehicle product guide into Classic Car (CC) and Recreational Vehicles (RV) product guides. No rate change is involved with this change and there is a 0.0% rate impact.

The enclosed filing memorandum and exhibits provide details regarding our proposed changes.

The proposed effective dates are May 30, 2008 for new business and July 4, 2008 for renewals.

<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<b>Check #:    Filing fees submitted via SERFF EFT</b> <b>Amount:    25.00</b>	
<b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b>	

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

**FORM FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>PL-200805-AR-RV-RULE</b>
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<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	
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<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement Or withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

**RATE/RULE FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	PL-200805-AR-RV-RULE
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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☐ Rate Increase      ☐ Rate Decrease      x      Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a.	Rate Change by Company (As Proposed)						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Safeco Insurance Company of Illinois	NA	0.00%	NA	NA	NA	NA	NA

4b.	Rate Change by Company (As Accepted) For State Use Only						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5.	Overall Rate Information (Complete for Multiple Company Filings only)		
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	NA	
5b	Overall percentage rate impact for this filing	0.00%	
5c	Effect of Rate Filing – Written premium change for this program	NA	
5d	Effect of Rate Filing – Number of policyholders affected	NA	

6.	Overall percentage of last rate revision	0.00%
7.	Effective Date of last rate revision	08/03/2006
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File and Use

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Recreational Vehicle Product Guide	[ ] New [ x ] Replacement [ ] Withdrawn	
02		[ ] New [ ] Replacement [ ] Withdrawn	
03		[ ] New [ ] Replacement	



		[ ] Withdrawn	
--	--	---------------	--



SAFECO INSURANCE COMPANY OF ILLINOIS

Denver Region Office  
14123 Denver West PKWY  
Golden, CO 80401

Phone: (720) 497-9454  
[www.safeco.com](http://www.safeco.com)

## **Filing Memorandum**

The purpose of this filing is to revise our existing product guide.

The proposed changes with this filing include:

1. Replacing the existing Rev Vehicle product guide with new Classic Car and Recreational Vehicle (RV) product guides.
2. We are more clearly defining types of vehicles permitted in each program.
3. Increasing vehicle values permitted in the program.
4. Revising our eligible driver guidelines.

There is no rate change or impact associate with this filing.

# Text Comparison

## Documents Compared

20060803\_co\_arr\_pg\_Current.pdf

20080530\_co\_arr\_pg2.pdf

## Summary

2011 word(s) added

2304 word(s) deleted

4707 word(s) matched

131 block(s) matched


To see where the changes are, please scroll down.

# ~~Arkansas~~

## ~~Rec Vehicle Product Guide~~



Safeco Insurance ~~Companies~~



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Safeco ~~Corporation~~

### What's New

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# Arkansas

## RV Product Guide



Safeco Insurance [Company of Illinois](#)



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## What's New

### Effective Date of New and Revised Material

~~08/03/06 New business 09/07/06 Renewal business~~

### ~~Updates~~

~~Verification, Prior Auto Insurance Proof, rule updated 44~~

~~Driving Record, Accidents, Convictions and Claims; removed  
the accelerated rehab disposition bullet from the list of major  
convictions 49~~

~~Coverage Options, added Safeco Optimum Package™  
coverage 28~~

~~Coverage Options, replaced electronic equipment coverage  
with audio, visual and customized equipment coverage 29~~

## What's New

### Effective Date of New and Revised Material

05/30/08 New business • 07/04/08 Renewal business

### Updates

Motor Homes, Trailers and Campers are now referred to as RV and have their own product guide. See the new Classic Car product guide for antique and classic car information.

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## Binding Authority

All applications are to be submitted within five days of the effective date on the application. There are certain situations that pose such significant risk that binding authority is immediately suspended. These situations include, but are not limited to, the following.

### Earthquake

In the event of an earthquake in excess of ~~5.0~~ on the Richter scale, no coverage may be bound on new business or by endorsement to in-force policies for 10 days following the initial shock. A formal written notice will be issued if the moratorium is lifted sooner than or extended beyond 10 days due to continued aftershocks.

### Severe Weather

No coverage may be bound if the National Weather Service has issued a severe weather warning for the area for the duration of the warning. This includes, but is not necessarily limited to, warnings for rain, wind, flood, snow, ice, tornado or hurricane.

### Other Catastrophes

In the event of a natural or man-made catastrophe, no coverage may be bound on new business or by endorsement to in-force policies for five days. This includes, but is not necessarily limited to, such events as fire, windstorm, hail storm, flooding or hurricane.

In addition, we reserve the right to suspend binding authority as we deem appropriate. You will be notified in writing when this has occurred.

## Binding Authority

All applications are to be submitted within five days of the effective date on the application. There are certain situations that pose such significant risk that binding authority is immediately suspended. These situations include, but are not limited to, the following.

### Earthquake

In the event of an earthquake in excess of 6.0 on the Richter scale, no coverage may be bound on new business or by endorsement to in-force policies for 10 days following the initial shock. A formal written notice will be issued if the moratorium is lifted sooner than or extended beyond 10 days due to continued aftershocks.

### Severe Weather

No coverage may be bound if the National Weather Service has issued a severe weather warning for the area for the duration of the warning. This includes, but is not necessarily limited to, warnings for rain, wind, flood, snow, ice, tornado or hurricane.

### Other Catastrophes

In the event of a natural or man-made catastrophe, no coverage may be bound on new business or by endorsement to in-force policies for five days. This includes, but is not necessarily limited to, such events as fire, windstorm, hail storm, flooding or hurricane.

In addition, we reserve the right to suspend binding authority as we deem appropriate. You will be notified in writing when this has occurred.

## ~~Tier Placement~~

~~Customers placed in our preferred and standard tiers may be written in our recreational vehicle program.~~

## New Business

Our rating system determines the best possible tier placement for your customer using available information, including the application, financial responsibility, driving record and loss history.

## ~~Renewal Business~~

~~(Effective ND: 08/03/06 RD: 09/07/06)~~

Upon renewal, we may review your customer's policy for pricing adequacy. In some rare situations this may result in a premium increase. More commonly, your customer's policy will be reviewed for possible promotion to a better price.

### ~~Standard~~

~~Standard product customers may receive a lower rate at each renewal period if they remain free of additional chargeable accidents and violations.~~

## Tier Placement

New Business customers placed in auto's preferred and standard tiers maybe written in our RV (Recreational Vehicles) program.

## **New Business**

Our rating system determines the best possible tier placement for your customer using available information, including the application, financial responsibility, driving record and loss history.

We do not accept nonstandard risks as new business.

## **Renewal Business**

Upon renewal, we may review your customer's policy for pricing adequacy. In some rare situations this may result in a premium increase. More commonly, your customer's policy will be reviewed for possible promotion to a better price.

## **Credit Scoring**

Credit scoring is confirmed for all new business policies where the named insured is 21 years of age or older.

Credit scoring is not confirmed for named insureds under 21 years of age.

In compliance with NCOIL regulations, where state law mandates it, we will automatically re-order the IBS score every three years.

The "Financial Responsibility Score" will be obtained from ChoicePoint.

## Recreational Vehicles

This section defines the various kinds of recreational vehicles and the insurance restrictions for each.

Recreational vehicles, including motor homes, travel trailers, antique autos and classic cars, are accepted for coverage without supporting auto or homeowners business. All vehicles are written on our Arkansas personal auto policy with a six month term.

### Motor Homes

We consider "motor homes" to be self-propelled mobile homes (including pickups or vans with permanently attached living quarters) not used in the occupation, profession or business of your customer.

#### Damage to Your Covered Vehicle

Comprehensive and collision coverages are rated on the basis of the original cost new.

Motor homes are not eligible for, and do not make other vehicles eligible for, account discount, distant student discount or good student discount. Motor homes that carry liability coverage are not eligible for, but do

extend, the multi-car discount to a private passenger auto.

### Travel Trailers and Camping Trailers

We consider "trailers" to be travel trailers and camping trailers equipped as living quarters as well as horse trailers and utility trailers.

Only physical damage coverage (comprehensive, collision or both) is available for trailers.

#### Liability Coverages

When private passenger autos, pickups and vans are insured for liability coverages, these coverages automatically extend to any trailer designed for use with such vehicles.

Travel trailers can be written with us when the towing vehicle is written with a different insurance carrier.

**RV Types****Permitted RV Types**

The recreational vehicle types shown below are a general representation of the vehicles written in Safeco's RV program. In addition to the vehicles shown below, utility trailers and horse trailers are also permitted in the RV program. See the program rules for vehicle type requirements.

**Class A – Motor Home****Class C – Motor Home****Conventional Trailer****Fifth-Wheel Trailer****Class B – Motor Home****Truck Mounted Camper****Sport Travel Trailer****Folding Camping Trailer**

Source: Recreational Vehicle Industry Association (RVIA) 01/06 [www.rvia.org](http://www.rvia.org)



**Damage to Your Covered Vehicle**

Comprehensive and collision coverages are rated on the basis of ~~the original cost new.~~

**~~Classic Cars~~****~~Definitions~~**

~~For rating purposes, classic cars are of two kinds: restricted use and regular use.~~

**~~Modified Collector Vehicles~~**

~~A modified collector vehicle is defined as any vehicle that has been altered to significantly enhance performance, increase the value or change the appearance of the original stock vehicle. Examples of modifications include but are not limited to:~~

- ~~• Raised suspension~~
- ~~• Chopped top~~
- ~~• Different engine~~
- ~~• Custom paint job~~
- ~~• Lift kit~~

~~• Roll bar~~

~~• Custom upholstery~~

~~• Different interior~~

~~Modified collector vehicles must be classified as either a restricted or regular use classic car. These vehicles must comply with the classic car usage and photo/appraisal sections as well as complying with the vehicle and driver eligibility sections in this product guide.~~

**~~Restricted Use~~**

~~Premiums for restricted use classic cars are highly discounted and are based on the vehicle's age, its very limited use and other characteristics according to all of the following restrictions:~~

- ~~• Aged 10 years old or older~~
- ~~• Driven 2,500 miles or less per year~~
- ~~• Not used, except infrequently, for purposes other than exhibition, collections, club activities, parades or other functions of public interest such activities or functions do not include any activities or functions excluded in the following two provisions~~

## RV Program Rules

This section details the types of vehicles permitted in the RV program and the rules for writing these vehicles.

RV includes motor homes, travel trailers, sport travel trailers (includes horse trailers with living/sleeping quarters), fifth wheel trailers, folding camping trailers, truck mounted campers, and utility and horse trailers.

RVs are intended for personal use. Business and commercial activities are not permitted.

RV is written on our Oregon personal auto policy with a six-month term, and may be written without supporting auto or homeowners business.

### **Motor Homes**

We consider "motor homes" to be self-propelled mobile homes (including pickups or vans with permanently attached living quarters and used for recreational purposes) and provide temporary living quarters.

"Permanently attached living quarters" means: cooking, refrigerator, bathroom with plumbing, self contained

heating and/or cooling, 110-125 electric supply and drinkable water supply.

Motor homes are not eligible for, and do not make other vehicles eligible for, account discount, distant student discount or good student discount. Motor homes that carry liability coverage are not eligible for, but do extend, the multi-car discount to a private passenger auto.

### **Damage to Your Covered Vehicle**

Comprehensive and collision coverages are rated on the basis of actual cash value/current market value.

### **Travel Trailers and Camping Trailers**

We consider "trailers" to be non-motorized vehicles that are intended to be towed and used for recreational purposes and are equipped with a living quarters, with the exception of horse and utility trailers.

Only physical damage coverage (comprehensive, collision or both) is available for trailers.

- ~~Not driven to or from work or school or in business~~
- ~~Not driven in races, rallies or in similar activities or in any kind of speed or timed contest~~

~~Vehicles meeting the above criteria typically will be in the following or similar categories: classic, "vintage," special interest and "collectible" cars; hot rods, street rods or customs; cars primarily used in parades, exhibits and similar activities; replica cars; cars being restored or renovated; cars in storage (not driven or driven infrequently).~~

~~Restricted use classic cars are not classification rated, are not subject to any surcharges and are not eligible for, and do not make other vehicles eligible for, any discounts.~~

### ~~Regular Use~~

~~A regular use classic car must meet the following restrictions:~~

- ~~Aged 10 years old or older~~
- ~~Not used for any business or commercial use, including incidental activities~~

- ~~Not driven in races, rallies or in similar activities or in any kind of speed or timed contest~~

~~Vehicles meeting the above criteria typically will be in the following similar categories: classic, "vintage," special interest and "collectible" cars; hot rods, street rods or customs; cars primarily used in parades, exhibits and similar activities; replica cars; cars being restored or renovated; cars in storage (not driven or driven infrequently).~~

### ~~Comprehensive and Collision Coverages~~

~~As used in relation to the determination of comprehensive and collision premiums, "current model year" means this year if coverage is bound between January 1 and September 30, and next year if coverage is bound between October 1 and December 31.~~

~~Comprehensive and collision coverages are written using an agreed value only. The agreed value amount, rather than a rating symbol, will appear in the declarations. Any depreciation of the value due to unavailability of any part of the vehicle does not constitute loss.~~

**Liability Coverages**

When private passenger autos, pickups and vans are insured for liability coverages, these coverages automatically extend to any trailer designed for use with such vehicles.

Travel trailers can be written with us when the towing vehicle is written with a different insurance carrier.

**Damage to Your Covered Vehicle**

Comprehensive and collision coverages are rated on the basis of actual cash value/current market value.

**Truck Campers**

We consider "campers" to be slide-in camper bodies transported by a pickup truck and equipped with sleeping or living quarters. Use of campers are intended for recreational purposes only.

Slide-in (portable) campers equipped with sleeping or living quarters must be rated separately as a "camper" body style. Entering the vehicle identification number (VIN), "other" as the make and "slide-in camper" as the model correctly identifies the camper for the

declarations. Comprehensive and collision coverages are rated on the basis of the campers' original cost new.

Pickup trucks used to transport a slide-in camper are rated separately as a private passenger auto. Please refer to our auto product guide for details.

**Damage to Your Covered Vehicle**

Comprehensive and collision coverages are rated on the basis of actual cash value/current market value.

**Horse and Utility Trailers**

We consider "horse and utility trailers" to be non-motorized vehicles that are intended to be towed and used to carry horses or personal belongings.

Horse and utility trailers with a living quarters must be written as a sport travel trailer.

**Damage to Your Covered Vehicle**

Comprehensive and collision coverages are rated on the basis of actual cash value/current market value.

Because the value of a classic car probably will increase, the agreed value will automatically be increased 2.5 percent at each six-month renewal date. It is your customer's responsibility to adjust (up or down) the agreed value to accurately reflect changes to its value.

On those policy renewal dates first falling after September 30 of each year, comprehensive and collision rates will change automatically to those of the current model year, regardless of the vehicle's actual model year.

### **Antique Autos**

A private passenger auto, 25 years old or older, is eligible to be written as an antique auto if it meets all of the following criteria:

- Maintained primarily for use in exhibitions, club activities, parades or other functions of public interest and only occasionally used for pleasure
- Not used for any business or commercial use, including incidental activities

- Not driven to or from work or school, or in business
- Not driven in races, rallies or in similar activities, or in any kind of speed or timed test
- Not altered or modified, that is, no hot rods, street rods, "funny" cars, customized show cars or similar vehicles, unless prior authorization is obtained from us

### ***Comprehensive and Collision Coverages***

Comprehensive and collision coverages are written on an agreed value basis. This amount should be the full actual cash value of the vehicle at the time insurance is purchased. When the value of the vehicle changes, the policy limits should be adjusted accordingly.

Antique autos are classified AA for all coverages. They are not eligible for, and do not make other vehicles eligible for, any discounts not state mandated.

An antique auto is 25 years old when the year in which the policy is being written minus the model year of the vehicle equals 25 or more.

## Verification

Verification of prior insurance and home ownership are required.

When a policy has been selected for verification, you will receive a screen message instructing you to print the fax verification sheet as part of the print package. Complete the form and **fax** it to us (Safeco) along with any requested documents.

Please **fax** these items immediately whenever possible. If verification is not received within 20 calendar days of the request or 42 days after policy inception, whichever is sooner, we will re-rate the policy accordingly.

### Prior Insurance Coverage and Limits

Our rating system will prompt you for the carrier name and liability limits of the named insured's prior auto insurance policy. This information is required and will be verified at random.

### Prior Auto Insurance Proof

Acceptable verification documents include a declarations page, a cancel/nonrenewal notice, a printout from an agency management system, or an Identification (ID) Card.

Any of these items must include the named insured and most recent term with expiration date and previous liability limits. The named insured on the new Safeco policy must be the named insured or a listed driver on the prior policy. ID cards will be considered at minimum limits if the liability limits are not displayed. Any proof not showing the named insured, a 6-month policy term and liability limits may cause the policy to be re-rated. Documentation of an acceptable reason for not having prior insurance may also be considered on an exception basis.

## ~~Campers~~

~~(Amended: 10/06/05)~~

We consider “campers” to be slide-in camper bodies transported by a pickup truck and equipped with sleeping or living quarters.

Slide-in (portable) campers equipped with sleeping or living quarters must be rated separately as a “camper” body style. Entering the vehicle identification number (VIN), “other” as the make and “slide-in camper” as the model correctly identifies the camper for the declarations. Comprehensive and collision coverages are rated on the basis of the campers’ original cost new.

Pickup trucks used to transport a slide-in camper are rated separately as a private passenger auto. Please refer to our auto product guide for details.

## Home Ownership

Our rating system will prompt you for the residence type of the named insured. This information is required and will be verified at random.

Acceptable verification documents include:

- Active Safeco homeowners policy number
- Company-issued homeowners declaration page
- Printouts of homeowners coverage from an agency management system
- Deed
- Mortgage coupon
- Property tax record

Any of these items must include the named insured.

## File Maintenance and Audit Requirements

You are required to maintain relevant documentation for a period of seven years after policy expiration.

These documents include, but are not limited to:

- Original signed application
- SR-22 filings
- Signed electronic funds transfer (EFT) forms
- Signed credit card authorization
- Proof of special equipment
- Signed exclusion form listing all persons excluded from coverage
- Signed uninsured motorists selection/rejection form
- Proof of not-at-fault accidents
- Proof of home ownership
- Verification of accident prevention course
- Pre-insurance inspection and accompanying documents including any required photos
- Signed personal injury protection selection/rejection form



## Verification

Verification of prior insurance and home ownership are required.

When a policy has been selected for verification, you will receive a screen message instructing you to print the fax verification sheet as part of the print package. Complete the form and **fax** it to us (Safeco) along with any requested documents.

Please **fax** these items immediately whenever possible. If verification is not received within 20 calendar days of the request or 42 days after policy inception, whichever is sooner, we will re-rate the policy accordingly.

### Prior Insurance Coverage and Limits

Our rating system will prompt you for the carrier name and liability limits of the named insured's prior **Auto** insurance policy. This information is required and will be verified at random.

### Prior Auto Insurance Proof

~~(Effective ND: 08/03/06 RD: 09/07/06)~~

Acceptable verification documents include a declarations page, a cancel/nonrenewal notice, a printout from an agency management system, or an Identification (ID) Card.

Any of these items must include the named insured and most recent term with expiration date and previous liability limits. The named insured on the new Safeco policy must be the named insured or a listed driver on the prior policy. ID cards will be considered at minimum limits if the liability limits are not displayed. Any proof not showing the named insured, a 6-month policy term and liability limits may cause the policy to be re-rated. Documentation of an acceptable reason for not having prior insurance may also be considered on an exception basis.

## Vehicle Eligibility

### Garaging Address

Entering the address where the RV is principally garaged will allow the system to automatically assign the proper territory and rating factor.

### Inspections

Vehicle inspections should take place for all vehicles when physical damage coverage is added to the policy. Any pre-existing damage should be noted and kept with the application information.

Additional inspections may be requested at our discretion.

### Photographs and Valuation

#### Photographs

Good quality, recent photographs should be taken of any RV with physical damage coverage. If special equipment is listed, photos of the item(s) should be taken as well. Agents will keep the required photos in their customer's file for submission to us (Safeco) upon request.

#### Valuation

In the Cost New/ACV field of Quote & Issue, enter the current market value of the vehicle. If the vehicle is current model year, enter the cost new value.

Proper value documentation should be collected on all motor homes with a cost new valued at more than \$250,000 and trailer types with a cost new valued at more than \$75,000. Safeco reserves the right to request qualified appraisals on any vehicle written in the RV program.

Agents will keep the required appraisals in their customer's file for submission to us (Safeco) upon request.

### Model Year

The model year is determined by the vehicle's original manufacturer. If the vehicle is rebuilt or structurally altered, the model year of the chassis/frame determines the model year of the vehicle.

## Home Ownership

Our rating system will prompt you for the residence type of the named insured. This information is required and will be verified at random.

Acceptable verification documents include:

- Active Safeco homeowners policy number
- Company-issued homeowners declaration page
- Printouts of homeowners coverage from an agency management system
- Deed
- Mortgage coupon
- Property tax record

Any of these items must include the named insured.

## File Maintenance and Audit Requirements

You are required to maintain relevant documentation for a period of seven years after policy expiration.

These documents include, but are not limited to:

- Original signed application
- SR-22 filings
- Signed electronic funds transfer (EFT) forms
- Signed credit card authorization
- Proof of special equipment
- Signed exclusion form listing all persons excluded from coverage
- Signed uninsured motorists selection/rejection form
- ~~• Verification of accident prevention course~~
- Proof of not-at-fault accidents
- Proof of home ownership
- Signed personal injury protection selection/rejection form

## Ineligible Vehicles

The following is a list of ineligible vehicles:

- Motor homes with a rating base in excess of \$750,000
- Travel trailers with a rating base in excess of \$300,000
- Vehicles principally garaged or stored in Delaware, Hawaii, Maine, Massachusetts, New Jersey, Rhode Island, District of Columbia, Canada, Mexico or Puerto Rico ("principally garaged" is defined as at least six months in a given state or location)
- Converted school buses
- RVs that have previously been in an accident and have not been repaired, and RVs that have previously been deemed to be a total loss.
- Mobile homes, park models or RVs that are tied down or stationary, RVs on blocks or RVs with permanently attached utility connections or other structures.
- Vehicles used for:
  - Racing or speed tests
  - Pick-up or delivery of goods
  - Limousine or taxi service
  - Emergency services
- Motor homes that are the only vehicle in the household
- RVs used as a primary residence (more than 150 days annually)
- RVs driven or towed to and from work or work locations (including touring entertainers, construction workers, race car drivers, etc.)
- New business physical damage only coverage on motor homes
- RVs leased or rented to others
- Any vehicle on a consignment lot
- RVs with more than two owners

## Vehicle Eligibility

### Garaging Address

Entering the address where the ~~vehicle~~ is principally garaged will allow the system to automatically assign the proper territory and rating factor.

~~For students with a vehicle away from home, you should rate the vehicle at the policyholder's principal garaging address.~~

### Inspections

Vehicle inspections should take place for all vehicles when physical damage coverage is added to the policy. Any pre-existing damage should be noted and kept with the application information.

Additional inspections may be requested at our discretion.

### Model Year

The model year is determined by the vehicle's original manufacturer. If the vehicle is rebuilt or structurally altered, the model year of the ~~chassis determines the model year of the vehicle.~~

### Ineligible Vehicles

The following is a list of ineligible vehicles:

- Motor homes with a rating base in excess of ~~\$500,000~~
- Travel trailers with a rating base in excess of ~~\$75,000~~
- ~~Vehicles principally garaged or stored in Hawaii, Massachusetts, New Jersey, District of Columbia, Canada, Mexico or Puerto Rico ("principally garaged" is defined as at least six months in a given state or location)~~
- ~~Pickup trucks or other vehicles that carry campers or tow trailers (these vehicles must be written under our auto program)~~
- ~~Converted school buses~~
- ~~Tied down or stationary trailers or motor homes, park models and mobile homes~~
- ~~Vehicles which require a state or federal motor carrier permit to operate~~

- RVs that are parked on commercial sites including construction areas
- RVs with permanently attached external cooking or grilling structures
- RVs used for any business or commercial use including incidental activities

- Vehicles used for:
  - Racing or speed tests
  - Pick-up or delivery of goods
  - Limousine or taxi service
  - Emergency services
    - Motor homes that are the only vehicle in the household
    - Rec vehicles used as a primary residence
    - Rec vehicles taken to and from work or work locations (including touring entertainers, construction workers, race car drivers, etc.)
    - New business physical damage only coverage on motor homes
    - Vehicles leased or rented to others
    - Any vehicle on a consignment lot
    - Rec vehicles with more than two owners
    - Rec vehicles that are parked on commercial sites including construction areas
- ~~Rec vehicles~~ used for any business or commercial use including incidental activities

## Driver Eligibility

### Driver Classification

Drivers are classified by age, sex and marital status.

Age means the age of the driver as of the term effective date.

#### Driver Marital Status

Single means an operator who is not legally married, including single, widowed, separated, divorced or in a domestic partner relationship.

Married means an operator who meets the local statutory definition of married.

### Driver-Vehicle Assignment

The driver that principally operates the recreational vehicle should be assigned to that vehicle within our rating system. Rates for these vehicles will be calculated independently of any vehicles on the policy and the average driver factor will not apply to recreational vehicles.

### Household Members

#### Monoline Business

If you write a RV monoline/stand alone, list only those drivers of the vehicle. Household members who do not drive the vehicle do not need to be listed. You may enter their names and ages in the "Remarks" section of the application. If you write a regular use, private passenger auto policy and cross-reference a monoline RV policy, list only those drivers on the RV policy who drive the RV, not all the household drivers.

#### Account Business

If you write a RV on the same policy as a regular use, private passenger auto, you must list all drivers of the household. This is a requirement when writing a private passenger auto. You may avoid listing all household drivers for a RV by writing this vehicle on its own policy and cross-referencing it.



~~Vehicle Use~~~~Personal Use~~

~~The regular non-business use of a motor home, travel trailer or antique auto.~~

~~Restricted Use~~

~~Not used, except infrequently, for purposes other than exhibition, collections, club activities, parades or other functions of public interest. Such activities or functions do not include any activities or functions excluded in the following two provisions:~~

- ~~• Not driven to or from work or school or in business~~
- ~~• Not driven in races, rallies or in similar activities or in any kind of speed or timed contest~~

~~Restricted use vehicles include classic cars.~~

~~Regular Use~~

~~Regular use vehicles:~~

- ~~• May be driven for pleasure or to work or school~~

- ~~• Are not used for any business or commercial use, including incidental activities~~
- ~~• Are not driven in races, rallies or in similar activities or in any kind of speed or timed contest~~
- ~~• Are not subject to any annual mileage restriction~~

~~Regular use vehicles include classic cars.~~

## Driver Exclusions

The named insured may not be excluded on a policy for a RV.

No more than two driver exclusions are permitted per policy.

Drivers excluded on a private passenger auto will also be excluded on a RV when written on the same policy.

Drivers excluded on a private passenger auto policy, must also be excluded on a monoline RV policy.

Safeco may require a driver exclusion for an unacceptable driver risk in order for the RV to be written with the company.

Exclusions must be signed by a named insured, 18 years of age or older.

Driver exclusion forms are available in the [Policy Forms Viewer](#) on our Web site.

## **Ineligible Drivers**

The following drivers are ineligible for insurance:

- Drivers without a current, valid [U.S.](#) driver's license
- Drivers without a specific, in-state garaging address
- Drivers who are not permanent residents (10-month intended stay) of the rating state
- Drivers with permanently suspended or revoked licenses
- Drivers who have been convicted of insurance fraud
- Risks requiring any financial responsibility filing
- Persons employed in illegal enterprises and occupations
- Persons employed in occupations involving the use of an insured vehicle by nonresident non dependent operators
- Drivers who have had a policy canceled by us for loss experience or misrepresentation

## Driver Eligibility

### Driver Classification

Drivers are classified by age, sex and marital status.

Age means the age of the driver as of the term effective date.

#### Driver Marital Status

Single means an operator who is not legally married, including single, widowed, separated, divorced or in a domestic partner relationship.

Married means an operator who meets the local statutory definition of married.

### Driver-Vehicle Assignment

The driver that principally operates the recreational vehicle should be assigned to that vehicle within our rating system. Rates for these vehicles will be calculated independently of any vehicles on the policy and the average driver factor will not apply to recreational vehicles.

### Household Members

~~(Amended: 10/06/05)~~

~~The entire household should be insured on a single policy. All household members who are of eligible driving or permit age must be rated or excluded, with the exception of those under age 18 who currently have a permit, or a spouse who has never had a license. Complete "ages of children in the household" and list the non-licensed spouse and persons under age 18 in the "Remarks" section of the application.~~

~~Resident means anyone residing in the same household except:~~

- ~~— An individual in active military service with the armed forces of the United States of America shall not be considered a resident in the household unless such individual customarily operates the vehicle.~~
- ~~— A youthful operator who is a resident student without a car at a school, college or educational institution over 100 road miles from the place of principal garaging of the vehicle shall be considered a resident~~

- Drivers without a means of daily transportation other than vehicles we insure in Safeco's Recreational Vehicle Program
- Principle owners and operators with less than 10 years driving experience

## **Driving History**

Drivers not meeting the driving history shown below are not eligible for the RV program.

- No DWI/alcohol/drug/major violations
- No more than one at-fault accident
- No more than two minor or speeding violations
- No more than a combination of one at-fault accident and one minor or speeding violation.

The experience period for accidents and violations is 34-months prior to the effective date of the policy.

## **Youthful Operators**

Any driver under the age of 25 is considered a youthful operator and may not be the primary operator or driver of the RV.

~~in the household but the vehicle shall be eligible for the distant student discount.~~

## Driver Exclusions

~~For standard policies, drivers other than the named insured, spouse or those drivers requiring an SR-22 filing may be excluded. Drivers may not be excluded from one of our (Safeco) policies and insured on another of our (Safeco) policies. A maximum of two driver exclusions may be allowed on a policy.~~

Exclusions must be signed by a named insured, 18 years of age or older. ~~All other exclusions must be pre-approved by underwriting.~~ Driver exclusion forms are available in the [Policy Forms Viewer](#) on our Web site.

## Ineligible Drivers

The following drivers are ineligible for insurance:

- Drivers without a current, valid driver's license
- Drivers without a specific, in-state garaging address
- Drivers who are not permanent residents (10-month intended stay) of the rating state
- Drivers with permanently suspended or revoked licenses

- Drivers who have been convicted of insurance fraud
- Risks requiring any financial responsibility filing
- Persons employed in illegal enterprises and occupations
- Persons employed in occupations involving the use of an insured vehicle by nonresident non dependent operators
- Drivers who have had a policy canceled by us for loss experience or misrepresentation

~~Preferred tier driving record (per driver) in the 36-month experience period is:~~

- No DWI/alcohol/drug/major violations
- No more than one at-fault accident
- No more than two minor or speeding violations
- No more than ~~three total incidents per household~~

~~Standard tier driving record (per driver) in the 36-month experience period is:~~

- ~~• No DWI/alcohol/drug/major violations~~

## Driving Record

### Accidents, Convictions and Claims

When determining the appropriate market tier for your customer's policy, we will consider driving and claims activity up to five years as stipulated below. After determining the appropriate market tier, the experience period for charging convictions or at-fault-accident points is three years prior to the effective date of the policy.

Please stress the importance of full disclosure to avoid additional premium or policy cancellation. Any unrevealed driving activity will be added to the driving record and the policy will be re-rated accordingly.

The following driving record and claims activity must be shown on the application:

- Minor convictions which have occurred in the past three years
- Major convictions which have occurred in the past five years which include, but are not limited to:
  - Driving under the influence
  - Open container violation
  - Vehicle theft or felony of a vehicle
  - Careless or improper operation of a vehicle
  - Drag racing
  - Driving under suspension; excludes suspensions which are not related to owning or operating a motor vehicle such as failure to appear, failure to pay:
    - Fine
    - Alimony
    - Child support
    - Taxes
    - Real estate license
    - Hunting license

- No more than two at-fault accidents
- No more than three minor or speeding violations
- No more than four total incidents per household

Non-standard tier customers are ineligible for our  
Recreational Vehicle Program.

## Youthful Operators

Any driver under the age of 25 is considered a youthful  
operator.

- Fleeing from police
- Leaving the scene of an incident
- Reckless or negligent driving
- Vehicular homicide
- Driving without owner's consent
- Claims occurring within the past three (3) years:
  - Include at-fault accidents, not-at-fault accidents and comprehensive losses
  - Exclude towing losses
  - Exclude not-at-fault losses where the only payment was for personal injury protection or medical payment losses for the vehicle owner or other operator residing in the same household

All driving record and claims activity listed above must be shown on the application. Comprehensive Loss Underwriting Exchange (CLUE) reports and motor vehicle records (MVRs) will be utilized to verify the information provided. Point charges are based on the conviction date and, when multiple points are applicable

to one occurrence, only the accident or conviction with the highest points will receive a merit surcharge.

### **At-Fault Accidents**

At-Fault accidents which result in property damage totaling \$750 or more or any bodily injury result in a chargeable incident. At-fault accidents beneath these thresholds are not charged as an incident.

### **Not At-Fault Accidents**

Not at-fault accidents do not receive a merit surcharge. Some examples of not at-fault accidents are situations where:

- The vehicle was lawfully parked at the time of the accident
- The accident was caused by collision with a bird or animal
- The vehicle was struck by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours



## Driving Record

### Accidents, Convictions and Claims

(Effective NB: 08/03/06 RB: 09/07/06)

When determining the appropriate market tier for your customer's policy, we will consider driving and claims activity up to five years as stipulated below. After determining the appropriate market tier, the experience period for charging convictions or at-fault-accident points is three years prior to the effective date of the policy.

Please stress the importance of full disclosure to avoid additional premium or policy cancellation. Any unrevealed driving activity will be added to the driving record and the policy will be re-rated accordingly.

The following driving record and claims activity must be shown on the application:

- Minor convictions which have occurred in the past three years
- Major convictions which have occurred in the past five years which include, but are not limited to:

- Driving under the influence
- Open container violation
- Vehicle theft or felony of a vehicle
- Careless or improper operation of a vehicle
- Drag racing
- Driving under suspension; excludes suspensions which are not related to owning or operating a motor vehicle such as failure to appear, failure to pay:
  - Fine
  - Alimony
  - Child support
  - Taxes
  - Real estate license
  - Hunting license

~~Fleeing from police~~

- A non-rated driver was convicted of a moving violation in connection with the accident
- The accident is one in which judgment or reimbursement is obtained from the other party, providing we make no liability payment on behalf of your customer
- The vehicle was stopped at a stop sign or traffic light when it was rear-ended by another vehicle, or the rated driver was clearly not at fault
- The accident involved physical damage limited to and caused by flying gravel, missiles or falling objects
- Payment was received under personal injury protection or additional personal injury protection where such individual was not at fault

The owner or operator of your customer's vehicle was reimbursed (or received judgment against another) for more than 50 percent of the property damage.

### **Foreign and International Driver's Licenses**

Drivers without a valid U.S. drivers license are not eligible for the RV program.

- Leaving the scene of an incident
- Reckless or negligent driving
- Vehicular homicide
- Driving without owner's consent
- Claims ~~which have occurred in the past five~~ years:
  - Include at-fault accidents, not-at-fault accidents and comprehensive losses
  - Exclude towing losses
  - Exclude not-at-fault losses where the only payment was for personal injury protection or medical payment losses for the vehicle owner or other operator residing in the same household

All driving record and claims activity listed above must be shown on the application. Comprehensive Loss ~~underwriting~~ Exchange (CLUE) reports and motor vehicle records (MVRs) will be utilized to verify the information provided. Point charges are based on the ~~violation~~ date and, when multiple points are applicable to one occurrence, only the accident or conviction with the highest points will receive a merit surcharge.

## Not At-Fault Accidents

Not at-fault accidents do not receive a merit surcharge. Some examples of not at-fault accidents are situations where:

- The vehicle was lawfully parked at the time of the accident
- The accident was caused by collision with a bird or animal
- The vehicle was struck by a “hit-and-run” driver and the accident was reported to the proper authorities within 24 hours
- A non-rated driver was convicted of a moving violation in connection with the accident
- The accident is one in which judgment or reimbursement is obtained from the other party, providing we make no liability payment on behalf of your customer
- The vehicle was stopped at a stop sign or traffic light when it was rear-ended by another vehicle, or the rated driver was clearly not at fault

## Coverage Options

Coverage descriptions are for informational purposes only. Please refer to the policy for actual coverage descriptions.

### Liability Coverages

Only available to customers who currently have these limits with us

	Preferred	Standard
<b>Bodily Injury Liability Limits</b> (in thousands)	25/50 50/100 100/300 250/500 300/300 500/500 500/1,000	25/50 50/100 100/300 250/500 300/300 500/500 <u>500/1,000</u>
<b>Property Damage Liability Limits</b> (in thousands)	25 50 100 500	25 50 100 500
<b>Combined Single Limit of Liability</b> (in thousands)	100 300 500	100 300 500
<b>Work Loss Benefits</b>	Basic	Basic
<b>Accidental Death Benefits</b> (in thousands)	\$ 5,000 10,000 15,000 20,000 Reject	\$ 5,000 10,000 15,000 20,000 Reject

- The accident involved physical damage limited to and caused by flying gravel, missiles or falling objects
- Payment was received under personal injury protection or additional personal injury protection where such individual was not at fault
- The owner or operator of your customer's vehicle was reimbursed (or received judgment against another) for more than 50 percent of the property damage

Only available to customers who currently have these limits with us

	Preferred	Standard
<b>Personal Injury Protection Medical Expense</b> (in thousands)	\$ 500 1,000 2,000 5,000 10,000 25,000 Reject	\$ 500 1,000 2,000 5,000 10,000 25,000 Reject
<b>Uninsured Motorists Bodily Injury Limits</b> (in thousands)	25/50 50/100 100/100 100/300 250/500 300/300 500/500	25/50 50/100 100/100 100/300 250/500 Not available 500/500
<b>Underinsured Motorists Bodily Injury Limits</b> (in thousands)	25/50 50/100 100/100 100/300 250/500 300/300 500/500	25/50 50/100 100/100 100/300 250/500 300/300 500/500
<b>Uninsured Motorists Property Damage Coverage</b> (in thousands)	25 50 100 300 500	25 50 100 300 500
<b>Uninsured/Underinsured Motorists Combined Single Limit</b> (in thousands)	100 300 500	100 300 500

## Coverage Options

Coverage descriptions are for informational purposes only. Please refer to the policy for actual coverage descriptions.

### Liability Coverages

~~(Amended: 10/06/05)~~

Only available to customers who currently have these limits with us

	Preferred	Standard
<b>Bodily Injury Liability Limits</b> (in thousands)	25/50 50/100 100/300 250/500 300/300 500/500 500/1,000	25/50 50/100 100/300 250/500 300/300 500/500 <del>Not available</del>
<b>Property Damage Liability Limits</b> (in thousands)	25 50 100 500	25 50 100 500
<b>Combined Single Limit of Liability</b> (in thousands)	100 300 500	100 300 500
<b>Work Loss Benefits</b>	Basic	Basic
<b>Accidental Death Benefits</b> (in thousands)	\$ 5,000 10,000 15,000 20,000 Reject	\$ 5,000 10,000 15,000 20,000 Reject

## Physical Damage Coverages

Only available to customers who currently have these limits with us

	Preferred	Standard
<b>Comprehensive Physical Damage Coverage Deductibles</b>	<a href="#">\$ 100</a> <a href="#">250</a> <a href="#">500</a> <a href="#">750</a> <a href="#">1,000</a> <a href="#">1,500</a> <a href="#">2,000</a>	<a href="#">\$ 100</a> <a href="#">250</a> <a href="#">500</a> <a href="#">750</a> <a href="#">1,000</a> <a href="#">1,500</a> <a href="#">2,000</a>
<b><u>Collision Physical Damage Coverage Deductibles</u></b>	<a href="#">\$ 100</a> <a href="#">250</a> <a href="#">500</a> <a href="#">750</a> <a href="#">1,000</a> <a href="#">1,500</a> <a href="#">2,000</a>	<a href="#">\$ 100</a> <a href="#">250</a> <a href="#">500</a> <a href="#">750</a> <a href="#">1,000</a> <a href="#">1,500</a> <a href="#">2,000</a>
<b>Safeco Optimum Package™</b>	Available	Available
<b>Auto Loan/Lease Coverage</b>	Available	Available
<b>Audio, Visual and Customized Equipment Coverage</b>	Up to \$5,000 per vehicle	Up to \$5,000 per vehicle
<b>Stereo Tapes, Discs and Media</b>	Available	Available
<b>Towing and Labor/Emergency Assistance Package</b>	Available	Available
<b>Loss of Use Coverage</b>	\$ 25/750 35/1,050 50/1,500 75/2,250	\$ 25/750 35/1,050 50/1,500 75/2,250



Only available to customers who currently have these limits with us

	Preferred	Standard
<b>Personal Injury Protection Medical Expense</b> (in thousands)	\$ 500 1,000 2,000 5,000 10,000 25,000 Reject	\$ 500 1,000 2,000 5,000 10,000 25,000 Reject
<b>Uninsured Motorists Bodily Injury Limits</b> (in thousands)	25/50 50/100 100/100 100/300 250/500 300/300 500/500	25/50 50/100 100/100 100/300 250/500 Not available 500/500
<b>Underinsured Motorists Bodily Injury Limits</b> (in thousands)	25/50 50/100 100/100 100/300 250/500 300/300 500/500	25/50 50/100 100/100 100/300 250/500 300/300 500/500
<b>Uninsured Motorists Property Damage Coverage</b>	25 50 100 300 500	25 50 100 300 500
<b>Uninsured/Underinsured Motorists Combined Single Limit</b> (in thousands)	100 300 500	100 300 500

**Bodily Injury Liability (BI)**

Bodily injury limits must be equal to or higher than the minimum financial responsibility limits required by law. Vehicles written in the Classic Car program must carry the same limits as regular use personal autos written with Safeco. (See [Liability Coverages](#) table.)

**Property Damage Liability (PD)**

Property damage limits must be equal to or higher than the minimum financial responsibility limits required by law. All vehicles on the policy must carry the same liability limits. (See [Liability Coverages](#) table.)

**Combined Single Limits (CSL)**

Combined single limit is a single limit of liability that applies to bodily injury and property damage with no per person or property damage sub-limit. Uninsured motorists is not included in combined single limit but may be purchased separately. Uninsured motorists has combined single limit available to coordinate with your bodily injury and property damage combined single limit option. (See [Liability Coverages](#) table.)

**Personal Injury Protection Coverages (PIP)****Work Loss Coverage**

If selected, all vehicles on the policy must carry the coverage. (See [Liability Coverages](#) table.)

**Accidental Death Benefits**

If selected all vehicles on the policy must carry the same accidental death benefit limits. (See [Liability Coverages](#) table.)

**Personal Injury Protection Medical Expense**

Personal injury protection medical expense limits apply to each person for each accident. If selected, all vehicles on the policy must carry the same medical expense limits. (See [Liability Coverages](#) table.)

**Uninsured Motorists Bodily Injury (UM)**

Uninsured motorists bodily injury has to be sold at the same limits as bodily injury, unless reduced or rejected by your customer.

Uninsured motorists bodily injury covers bodily injury to your customer, their relatives who live with them and your customer's passengers if they are injured in an

## Physical Damage Coverages

Only available to customers who currently have these limits with us

	Preferred	Standard
<b>Comprehensive Physical Damage Coverage Deductibles</b>	<del>\$ 50</del> <del>100</del> <del>200</del> <del>250</del> <del>500</del> <del>1,000</del> <del>2,000</del>	<del>\$ 50</del> <del>100</del> <del>200</del> <del>250</del> <del>500</del> <del>1,000</del> <del>2,000</del>
<b>Collision Physical Damage Coverage Deductibles</b>	<del>\$ 50</del> <del>100</del> <del>200</del> <del>250</del> <del>500</del> <del>1,000</del> <del>2,000</del>	<del>\$ 50</del> <del>100</del> <del>200</del> <del>250</del> <del>500</del> <del>1,000</del> <del>2,000</del>
<b>Safeco Optimum Package™</b>	Available	Available
<b>Auto Loan/Lease Coverage</b>	Available	Available
<b>Audio, Visual and Customized Equipment Coverage</b>	Up to \$5,000 per vehicle	Up to \$5,000 per vehicle
<b>Stereo Tapes, Discs and Media</b>	Available	Available
<b>Towing and Labor/Emergency Assistance Package</b>	Available	Available
<b>Loss of Use Coverage</b>	\$ 25/750 35/1,050 50/1,500 75/2,250	\$ 25/750 35/1,050 50/1,500 75/2,250

accident caused by an uninsured motorist, or a hit-and-run driver.

This coverage is required under all vehicle liability policies insuring the owner of a motor vehicle unless rejected by your customer.

If this coverage is purchased on one vehicle on a policy, it must be purchased on all vehicles on the policy insured for liability coverages. (See [Liability Coverages](#) table.)

### **Underinsured Motorists Bodily Injury (UIM)**

Underinsured motorists bodily injury has to be sold at the same limits as bodily injury, unless reduced or rejected by your customer.

Underinsured motorists bodily injury covers bodily injury to your customer, their relatives who live with them and your customer's passengers if they are injured in an accident caused by a motorist whose bodily injury limits are less than your customer's underinsured motorists bodily injury limits and whose bodily injury limits are not sufficient to pay for the damages your customer is legally entitled to recover.

This coverage is required under all vehicle liability policies insuring the owner of a motor vehicle, unless rejected by your customer.

If this coverage is purchased on one vehicle on a policy, it must be purchased on all vehicles on the policy insured for liability coverages. (See [Liability Coverages](#) table.)

### **Uninsured Motorists Property Damage Coverage (UMPD)**

Uninsured motorists property damage coverage pays for direct and accidental loss to your customer's covered vehicle resulting from physical contact with an uninsured motor vehicle. If uninsured motorists bodily injury coverage is rejected, uninsured motorists property damage must also be rejected. (See [Liability Coverages](#) table.)

### **Uninsured Motorists Combined Single Limit (UMCSL)**

Uninsured motorists combined single limit is a single limit of uninsured motorists that applies to uninsured motorists bodily injury and uninsured motorists property damage with no per person or property damage sub-

~~**Bodily Injury Liability**~~

Bodily injury limits must be equal to or higher than the minimum financial responsibility limits required by law. ~~All vehicles on the policy must carry the same liability limits.~~ (See **Liability Coverages** table.)

**Property Damage Liability**

Property damage limits must be equal to or higher than the minimum financial responsibility limits required by law. All vehicles on the policy must carry the same liability limits. (See **Liability Coverages** table.)

~~**combined single limit**~~

Combined single limit is a single limit of liability that applies to bodily injury and property damage with no per person or property damage sub-limit. Uninsured motorists ~~and underinsured motorists are~~ not included in combined single limit but may be purchased separately. (See **Liability Coverages** table.)

**Personal Injury Protection Coverages****Work Loss Coverage**

If selected, all vehicles on the policy must carry the coverage. (See **Liability Coverages** table.)

**Accidental Death Benefits**

If selected all vehicles on the policy must carry the same accidental death benefit limits. (See **Liability Coverages** table.)

**Personal Injury Protection Medical Expense**

Personal injury protection medical expense limits apply to each ~~person~~, for each accident. If selected, all vehicles on the policy must carry the same medical expense limits. (See **Liability Coverages** table.)

**Uninsured Motorists Bodily Injury**

Uninsured motorists bodily injury has to be sold at the same limits as bodily ~~injury~~ unless reduced or rejected by your customer.

limit. Uninsured motorists combined single limit is only available with a corresponding combined single limit. (See [Liability Coverages](#) table.)

## **Underinsured Motorists Combined Single Limit (UIMCSL)**

Underinsured motorists combined single limit is a single limit of underinsured motorists that applies to underinsured motorists bodily injury. Underinsured motorists combined single limit is only available with a corresponding combined single limit. (See [Liability Coverages](#) table.)

## **Comprehensive Physical Damage Coverage (COMP)**

Comprehensive physical damage coverage is written as agreed value in the event of a total loss and actual cash value in the event of a partial loss. Coverage is provided in the event of a loss other than collision. For a partial loss, we will pay the lessor of the actual cash value to repair or replace the damaged property.

Comprehensive coverage is required for all vehicles written in the Classic Car program.

Comprehensive coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle, including its equipment, minus any applicable deductible shown in the declarations. (See [Physical Damage Coverages](#) table.)

## **Collision Physical Damage Coverage (COLL)**

Collision physical damage coverage is written as agreed value in the event of a total loss and actual cash value in the event of a partial loss. For a partial loss, we will pay the lessor of the actual cash value to repair or replace the damaged property. It provides coverage in case of an accident.

Collision coverage is not required on vehicles written in the Classic Car program.

Collision coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle,

Uninsured motorists bodily injury covers bodily injury to your customer, their relatives who live with them and your customer's passengers if they are injured in an accident caused by an uninsured motorist, or a hit-and-run driver.

This coverage is required under all vehicle liability policies insuring the owner of a motor vehicle unless rejected by your customer.

If this coverage is purchased on one vehicle on a policy, it must be purchased on all vehicles on the policy insured for liability coverages.

(See [Liability Coverages](#) table.)

## Underinsured Motorists Bodily Injury

Underinsured motorists bodily injury has to be sold at the same limits as bodily ~~injury~~ unless reduced or rejected by your customer.

Underinsured motorists bodily injury covers bodily injury to your customer, their relatives who live with them and your customer's passengers if they are injured in an accident caused by a motorist whose bodily injury limits are less than your customer's underinsured motorists bodily injury limits and whose bodily injury limits are not

sufficient to pay for the damages your customer is legally entitled to recover.

This coverage is required under all vehicle liability policies insuring the owner of a motor vehicle, unless rejected by your customer.

If this coverage is purchased on one vehicle on a policy, it must be purchased on all vehicles on the policy insured for liability coverages.

(See [Liability Coverages](#) table.)

## Uninsured Motorists Property Damage Coverage

Uninsured motorists property damage coverage pays for direct and accidental loss to your customer's covered vehicle resulting from physical contact with an uninsured motor vehicle. If uninsured motorists bodily injury coverage is rejected, uninsured motorists property damage must also be rejected.

(See ~~[Physical Damage Coverages](#)~~ table.)

including its equipment, minus any applicable deductible shown in the declarations.

(See **Physical Damage Coverages** table.)

### **Safeco Optimum Package™**

The Safeco Optimum Package™ is a bundled coverage which includes the items below. Collision coverage is required to purchase this endorsement. Additionally, if one vehicle has the package selected, all vehicles with collision coverage must select the package.

- Diminishing deductible – a \$50 reduction is applied to the selected collision deductible at every renewal (up to a \$500 maximum) until an at-fault accident is surcharged. If a surcharge is applied to the policy, the reduction is removed. The reduction will start again at the first clean renewal following the addition of the surcharge.
- Uninsured motorists property damage deductible waiver – if uninsured motorists property damage coverage is applicable in your state, and purchased, any applicable deductible will be waived at the time the Safeco Optimum Package™ is purchased until an

at-fault accident is surcharged. The waiver will start again at the first clean renewal following the addition of the surcharge.

- Non-owned trailer coverage – the limit of liability is increased to \$3,000
- Emergency expenses – coverage for necessary expenses such as alternative transportation, meals, or lodging
- Personal property coverage – coverage for loss of certain types of personal property while located in the vehicle
- Waiver of adjustment for depreciation or betterment – the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property
- Electronic lock and key replacement deductible waiver – any applicable deductible for the replacement of electronic locks or electronic key replacement is waived
- World-wide coverage for physical damage and indirect loss of use of rental vehicles – subject to the



**Uninsured Motorists Combined Single Limit**

Uninsured motorists combined single limit is a single limit of uninsured motorists that applies to uninsured motorists bodily injury and uninsured motorists property damage with no per person or property damage sub-limit. Uninsured motorist combined single limit is only available with a corresponding combined single limit. (See [Liability Coverages](#) table.)

**Underinsured Motorists Combined Single Limit**

Underinsured motorists combined single limit is a single limit of underinsured motorists that applies to underinsured motorists bodily injury. Underinsured motorists combined single limit is only available with a corresponding combined single limit. (See [Liability Coverages](#) table.)

**Comprehensive Physical Damage Coverage**

~~Comprehensive physical damage coverage is actual cash value and provides coverage in case of a loss that is other than collision. Comprehensive coverage is required if a loss payee is indicated.~~

Comprehensive coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle, including its equipment, minus any applicable deductible shown in the declarations.

(See [Physical Damage Coverages](#) table.)

**Collision Physical Damage Coverage**

~~Collision physical damage coverage is the lesser of the actual cash value, or the amount necessary to repair or replace the property. It provides coverage in case of an accident. Collision coverage is required if a loss payee is indicated. Bodily injury, property damage and comprehensive coverages are required if collision coverage is purchased.~~

Collision coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle, including its equipment, minus any applicable deductible shown in the declarations.

(See [Physical Damage Coverages](#) table.)

policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is covered up to 90 days. Within stated limits, reasonable expenses for indirect loss of use for the rental company is included.

(See **Physical Damage Coverages** table.)

### **Audio, Visual and Customized Equipment (ACE)**

If a vehicle has audio, visual, and customized equipment valued in excess of \$1,000 that is non-factory/non-factory dealership installed, coverage is available for an additional premium. To obtain coverage, list the actual value of all equipment on the application. This coverage is only available on those vehicles for which comprehensive and collision coverages are provided. No additional deductible applies.

The following are examples of what is meant by non-factory or non-factory dealership installed audio, visual and customized equipment:

- Any permanently installed audio or visual production/reproduction equipment and accessories installed by anyone other than the auto manufacturer or manufacturer's dealership, such as:
  - Radios and stereos
  - Tape decks
  - Compact disc players
  - DVD players
- Any custom vehicle part that modifies the vehicle's appearance or performance, such as:
  - Custom wheels, tires, tachometers, pressure, and temperature gauges
  - Custom murals, paint, decals, or other graphics
  - Modified or custom engines and fuel systems, light bars, racing slicks and/or oversized rims/tires, roll bars and lift kits, winches, utility boxes and tool boxes
  - Paint

**~~Safeco Optimum Package™~~**~~(Effective NB: 08/03/06 RB: 09/07/06)~~

The Safeco Optimum Package™ is a bundled coverage which includes the items below. Collision coverage is required to purchase this endorsement. Additionally, if one vehicle has the package selected, all vehicles with collision coverage must select the package.

- Diminishing deductible – a \$50 reduction is applied to the selected collision deductible at every renewal (up to a \$500 maximum) until an at-fault accident is surcharged. If a surcharge is applied to the policy, the reduction is removed. The reduction will start again at the first clean renewal following the addition of the surcharge.
- Uninsured motorists property damage deductible waiver – if uninsured motorists property damage coverage is applicable in your state, and purchased, any applicable deductible will be waived at the time the Safeco Optimum Package™ is purchased until an at-fault accident is surcharged. The waiver will start again at the first clean renewal following the addition of the surcharge.

- Non-owned trailer coverage – the limit of liability is increased to \$3,000
- Emergency expenses – coverage for necessary expenses such as alternative transportation, meals, or lodging
- Personal property coverage – coverage for loss of certain types of personal property while located in the vehicle
- Waiver of adjustment for depreciation or betterment – the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property
- Electronic lock and key replacement deductible waiver – any applicable deductible for the replacement of electronic locks or electronic key replacement is waived
- World-wide coverage for physical damage and indirect loss of use of rental vehicles – subject to the policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is covered up to 90 days. Within

- Interior work (for example: special carpeting and seat covers)  
(See **Physical Damage Coverages** table.)

## **Auto Loan/Lease Coverage (L/L)**

### **Eligibility**

A policy providing comprehensive and collision coverage may be extended to provide coverage for the difference between the unpaid amount due on the loan or lease of a new vehicle and the actual cash value of the vehicle. A new vehicle, as used in this rule, is a vehicle that has not previously been titled by any state on the date that your customer purchased it.

### **Coverage**

Coverage under the endorsement applies only in the event of a premature termination of the loan or lease due to a total loss covered under comprehensive or collision. Coverage does not apply to overdue payments, penalty charges assessed for excessive mileage or excessive wear and tear, etc.  
(See **Physical Damage Coverages** table.)

## **Towing and Labor Costs (TOW)**

Towing and labor costs coverage may be provided on any vehicle insured for liability or physical damage coverages. (See **Physical Damage Coverages** table.)

## **Emergency Assistance Package (EAP)**

Emergency assistance package coverage provides:

- Towing and labor costs coverage
- Transportation expenses such as taxi fare
- Emergency expenses such as lodging
- Personal property coverage
- Lock coverage
- Increased supplementary payments coverage

If emergency assistance package is purchased, comprehensive coverage and any higher limit for loss of use must also be provided.  
(See **Physical Damage Coverages** table.)

stated limits, reasonable expenses for indirect loss of use for the rental company is included.

(See **Physical Damage Coverages** table.)

## **Auto Loan/Lease Coverage**

### **Eligibility**

A policy providing comprehensive and collision coverage may be extended to provide coverage for the difference between the unpaid amount due on the loan or lease of a new vehicle and the actual cash value of the vehicle. A new vehicle, as used in this rule, is a vehicle that has not previously been titled by any state on the date that your customer purchased it.

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(See **Physical Damage Coverages** table.)

## **Audio, Visual and Customized Equipment**

(Effective NB: 08/03/06 RB: 09/07/06)

If a vehicle has audio, visual, and customized equipment valued in excess of \$1,000 that is non-factory/non-factory dealership installed, coverage is available for an additional premium. To obtain coverage, list the actual value of all equipment on the application. This coverage is only available on those vehicles for which comprehensive and collision coverages are provided. No additional deductible applies.

The following are examples of what is meant by non-factory or non-factory dealership installed audio, visual and customized equipment:

- Any permanently installed audio or visual production/reproduction equipment and accessories installed by anyone other than the auto manufacturer or manufacturer's dealership, such as:
  - Radios and stereos
  - Tape decks
  - Compact disc players

## Loss of Use (LOU)

Loss of use coverage is available on vehicles insured for collision and/or comprehensive coverages. It reimburses the insured for expenses incurred to rent a substitute for an insured vehicle disabled by a covered loss which exceeds the applicable deductible. (See Physical Damage Coverages table.)

## Stereo Tapes, Discs and Media

Coverage may be purchased for \$200 worth of media such as:

- Cassettes
- Discs

(See Physical Damage Coverages table.)

## Minimum Six (6) Month Premium

The minimum eligible physical damage premium for the six (6) month policy term shall apply per vehicle.

All Products
\$10 per vehicle

- DVD players
- Any custom vehicle part that modifies the vehicle's appearance or performance, such as:
  - Custom wheels, tires, tachometers, pressure, and temperature gauges
  - Custom murals, paint, decals, or other graphics
  - Modified or custom engines and fuel systems, light bars, racing slicks and/or oversized rims/tires, roll bars and lift kits, winches, utility boxes and tool boxes
  - Paint
  - Interior work (for example: special carpeting and seat covers)

(See **Physical Damage Coverages** table.)

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- Lock coverage
- Increased supplementary payments coverage

If emergency assistance package is purchased, comprehensive coverage and any higher limit for loss of use must also be provided.

(See **Physical Damage Coverages** table.)

## Discounts

### Accident Prevention Course Discount

An operator age 55 years old or older who has successfully completed an approved accident prevention course qualifies for this discount for a period of three years from completion.

Proof of course completion should be kept in your files while the discount applies. ([See Discounts table.](#))

### Safeco Employee Discount Plan

Eligible persons are employees of Safeco Corporation and its subsidiaries, their spouses, domestic partners and family members in the household.

Retired and former Safeco employees are eligible to continue receiving this discount as are surviving spouses or domestic partners.

All other underwriting standards and provisions apply.



## Loss of Use

Loss of use coverage is available on vehicles insured for collision and/or comprehensive coverages. It reimburses the insured for expenses incurred to rent a substitute for an insured vehicle disabled by a covered loss which exceeds the applicable deductible. (See Physical Damage Coverages table.)

## Physical Damage Minimum

Each vehicle will be subject to a physical damage minimum excluding towing and labor costs and loss of use.

All Products
\$10 per vehicle

## Policy Changes

### Endorsements/Changes on Policies

Additional coverage will be afforded by endorsement and will run concurrently with the policy term. The addition of coverage will not alter the premium due date of the term during which the additional coverage is attached or affect the premium due date of the policy term.

When additional coverage is added the rate for the added coverage will be prorated for the number of days the added coverage is to run from its effective date to the next ensuing premium due date.

If the policy has already been billed for the next term when the endorsement is processed the charge for the additional coverage will be computed from the effective date of the change to the end of the next term.

The policy coverage as written is automatically renewable on the premium due date for successive periods by payment of required premiums.

### Fifth-vehicle Policies

Fifth-vehicle policies are input by a company operator. Please contact [customer care](#) for assistance.

### Split Policies

A policy will need to be "split" when one of the insureds on a policy needs to be written on their own separate policy. The newly written policy should be input by you into the quote and issue system. Our system will automatically determine the appropriate customer since date for your customer on the newly written policy.

## Discounts

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Retired and former Safeco employees are eligible to continue receiving this discount as are surviving spouses or domestic partners.

All other underwriting standards and provisions apply.

## Cancellation and Continuing with a Lapse

### Cancellation

All cancellations, regardless of whether they are initiated by us or your customer, are calculated on a pro rata basis.

### Continuing with a Lapse

If a payment is postmarked or is received by us within 60 days of the cancellation, a policy may be eligible to continue with a lapse in coverage.

The new term begin date will be effective the time and day you receive the money and bind the coverage or the day after the postmark, whichever is earlier.

### Waiver of Returned Premium

We will compute any additional or return premium pro rata. Additional or return premium of \$3 or less will be waived.

If additional premium is due, we will bill your customer with instructions to pay the additional premium directly to us. Return premium checks will be issued by us and sent to your customer.

### Policy Term

Policies are issued with a six-month term.

## Policy Changes

### Endorsements/Changes on Policies

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The policy coverage as written is automatically renewable on the premium due date for successive periods by payment of required premiums.

### Fifth-vehicle Policies

Fifth-vehicle policies are input by a company operator. Please contact ~~the service center~~ for assistance.



## Cancellation and Continuing with a Lapse

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All cancellations, regardless of whether they are initiated by us or your customer, are calculated on a pro rata basis.

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If additional premium is due, we will bill your customer with instructions to pay the additional premium directly to us. Return premium checks will be issued by us and sent to your customer.

### Policy Term

Policies are issued with a six-month term. ~~Motor homes, travel trailers, classic cars and antique autos will continue to be written on our auto policy.~~

